

Notice of Allowability	Application No.	Applicant(s)
	09/414,731	GANESAN ET AL...
	Examiner Jennifer Liversedge	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 11/22/2004.
2. The allowed claim(s) is/are 1-27.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Response to Amendment

This Office Action is in response to the Request for Reinstatement of Appeal and Supplemental Appeal filed on November 22, 2004.

EXAMINER'S AMENDMENT

Formal drawings are required. The drawings currently filed with the present application are hand-drawn which are unacceptable for issuing of the patent.

Allowable Subject Matter

Claim 1-27 are allowed. As allowable subject matter has been indicated, applicant's reply must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CFR 1.111(b) and MPEP § 707.07(a).

The following is an examiner's statement of reasons for allowance: the prior art fails to teach or suggest the limitations of the independent claims.

Independent claim 1 discloses a network for electronically presenting bill related information comprising a central network station to transmit bill availability information for different billers for different users, where information associated with each of the bills is available at a first network address associated with the respective biller and a second network address associated with the respective biller; a plurality of user stations to receive transmitted bill availability information for its user and to select the identified bills; where a first user station is linked to the first network address associated with a

first of different billers based on a first bill selection; and a second user station associated with a second user is linked to the second network address associated with the first biller based on a second bill selection by the second user.

Independent claim 12 discloses a method of electronically distributing bill related information comprising the steps of centrally receiving initial requests for bills of different billers for different users; transmitting bill availability information responsive to a received initial request, identifying bills of different billers for the different users, including a first bill of a first biller for a first user and a second bill of the first biller for a second user; receiving a request relating to the identified first of the first biller at a first network address and a second request relating to the identified second bill of the first biller at a second network address, different than the first network address; and transmitting information associated with the first bill from the first network address responsive to receipt of a request and information associated with the second bill from the second network address responsive to the receipt of a second request.

Independent claim 18 discloses a system for electronically distributing bill related information comprising a memory configured to store identifiers of available bills of different billers for different users, and network address at which information associated with the identified bills is available, including a first bill identifier which identifies a first of the available bills of a first of the billers for a first of the users and a second bill identifier which identifies a second of the available bills of the first biller for a second user; and a processor configured to direct the transmission of the stored first bill identifier to the first user with a first network address, and the transmission of the stored second bill

identifier to the second user with a second network address, the first network address being different than the second network address; wherein information associated with the first bill is available at the first network address and the information associated with the second bill is available at the second network address.

Independent claim 22 discloses a database for storing bill related information comprising identifiers of a plurality of different users; identifiers of available bills of a biller for the different users; and a network location indicator associated with one or more of the available bills and indicating that a network location at which information associated with the one or more bills is available is different than a network location at which information associated with other available bills is available.

Independent claim 23 discloses an article of manufacture for electronically transmitting bill related information, comprising a computer readable storage medium; and computer programming stored on the medium and configured to be readable from the medium by a computer processor and cause the processor to operate so as to direct transmissions of identifiers of available bills of different billers for different users, including a first of the bill identifiers which identifies a first of the available bills of a first of the different billers for a first of different users and a second of the bill identifiers which identifies a second of the available bills of the first biller for a second of the users; and direct transmission of different network addresses at which information associated with the identified available bills is available, including a first of the network addresses at which information associated with the identified first available bill is available to the first user, and a second of the network addresses, different than the first network address, at

which information associated with the second available bill is available to the second user.

The primary difference between the claimed invention and the prior art is the use of a central network station configured to transmit bill availability for which a network address associated with different billers is available when a bill is selected.

While the prior art discloses the use of central network station configured to transmit bill availability, as in U.S. Patent No. 6,070,150 to Remington et al., Remington does not disclose where a network address associated with different billers is available when a bill is selected. Remington is a “bill consolidation” model such that different billers submit bills to a central server and then all correspondence is conducted through the central server, not through different network addresses associated with different billers. Remington does disclose hyperlinks as well as selecting different bills, but Remington does not disclose where the hyperlinks provide links to different billers, but rather to advertisements of related products, for example. And where Remington provides the option to “click” to view a different bill, the bill is still viewed from the central server, not from a separate network address associated with the different biller.

International publications include WO 97/24680 by Munsil et al. Munsil discloses a bill generator to include messaging and editing for numerous billers, such that bills are generated electronically at a consolidator site. However, Munsil does not disclose a network address associated with different billers is available when a bill is selected.

Non-patent literature by PR Newswire entitled “Tucker Federal First to Pilot NextBill System; Altanta Banks Takes Direct Route for E-Billing” (April 13, 1999)

disclose a system by which commercial customers are offered the ability to send bills directly to their customers, using a direct billing model, and in which customers click on a hyperlink to an online payment screen. This direct billing model is specifically meant to offer competition with third-party “consolidator” models. However, the prior art disclosed differs from the present application in that the prior art does not disclose a network site from which users can select from multiple bills presented from multiple billers, and connect to a biller’s network address from that network site in order to pay bills. NextBill does enable a user to click on a hyperlink to pay a bill in response to receiving a bill notification, however, the user is then not also given the opportunity, from the same network site to select and pay other billers’ bills.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

Conclusion

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Richard Chilcot can be reached at 571-272-6777. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jennifer Liversedge

Examiner

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RICHARD E. CHILCOT, JR.
SUPERVISORY PATENT EXAMINER